

Institutional Consulting Services

Guiding fiduciaries through complex financial decisions with clarity and confidence

Is this program right for you?

Institutional Consulting Services is designed for Institutions that:

- Value experienced senior consultants who provide thoughtful, comprehensive investment guidance.
- Seek customized solutions shaped through a collaborative, client-focused process.
- Expect clear, concise quarterly reporting delivered by knowledgeable investment professionals.
- Appreciate actionable insights that help identify changes affecting portfolio risk, return, and long-term objectives.

Nicholson Wealth Management Group's Institutional Consulting Services are designed to provide objective, thoughtful guidance to organizations with fiduciary responsibilities. We work alongside trustees, directors, and investment committee members to help them navigate complexity with confidence and discipline.

Our approach is grounded in a set of core principles: acting in our clients' best interests, delivering objective investment guidance tailored to each organization's needs, and maintaining the highest ethical and professional standards. Through this partnership, we help fiduciaries make informed decisions that support both today's responsibilities and long-term mission goals.

Common Challenges

Fiduciary responsibilities continue to grow in both scope and complexity for retirement plans, foundations, endowments, and other institutional entities. Increased regulatory scrutiny, evolving markets, and governance demands require informed, prudent decision-making.

Our consultants support fiduciaries by providing timely, unbiased insights into portfolio activity and by helping boards and committees better understand their investment options. We also serve as a liaison between clients and investment managers, allowing day-to-day investment oversight to remain efficient and well-coordinated—so boards can stay focused on the broader work of governance and mission fulfillment.

The Consulting Services Process

Our Institutional Consulting Services are designed to be flexible, comprehensive, and responsive to each client's unique needs. Support may include:

- Investment policy review and development
- Asset allocation and diversification analysis
- Manager searches and recommendations
- Risk analysis and performance measurement
- Specialized projects tailored to institutional objectives

We are committed to delivering a high level of service and insight throughout this process. As markets, regulations, and best practices evolve, we adapt accordingly—keeping our clients informed and well-positioned to meet their fiduciary responsibilities with confidence over time.



Investment Policy Statement Development and Review

We partner closely with clients to develop and maintain an Investment Policy Statement (IPS) that clearly reflects their goals, objectives, and fiduciary responsibilities.

Our consulting process is intentionally aligned to the IPS at every stage, ensuring consistency between stated objectives and investment decisions. To support alignment among board members and committees—especially as market conditions and leadership evolve—we periodically conduct risk assessments and scenario analyses that serve as valuable consensus-building tools.

Equally important, the policy development and review process is educational. We are committed to helping clients deepen their understanding of fiduciary best practices so they feel confident, informed, and well-equipped in their roles as stewards of institutional assets.

Asset Allocation Studies and Analysis

Effective asset allocation begins with a clear understanding of risk tolerance, spending needs, time horizon, and long-term objectives. Our asset allocation process is designed to reflect each client’s unique risk profile while supporting ongoing distributions or future liabilities.

A well-constructed risk profile establishes an appropriate level of volatility—one that aligns with both financial goals and governance comfort. From there, we develop an asset allocation strategy intended to pursue the highest potential return within the client’s defined risk parameters.

As markets evolve, portfolios naturally drift from target allocations. We assist clients with disciplined, efficient rebalancing to maintain alignment with policy objectives and risk expectations over time.

Investment Manager and Mutual Fund Search and Recommendation

While quantitative analysis is an important foundation, we believe meaningful manager research extends well beyond numbers alone. Our focus is on identifying managers whose philosophy, discipline, and approach align with the specific objectives of each portfolio.

Our due diligence process incorporates both quantitative data and in-depth qualitative evaluation to assess how managers make decisions, manage risk, and execute their strategies across market environments. This same discipline supports difficult—but necessary—decisions around manager replacement when alignment changes.

We believe successful manager selection is best measured by consistent adherence to the investment policy and by timely, well-reasoned adjustments that support long-term portfolio objectives

Portfolio Evaluation and Review:

We provide comprehensive portfolio evaluation and performance reporting on a quarterly basis, with reports delivered promptly following quarter-end, subject to custodial and market data availability.

Beyond formal reporting, we remain accessible and engaged throughout the year—available to address questions, discuss results, and proactively communicate relevant developments as they arise. Reporting can be customized to reflect each client’s specific objectives, governance structure, and preferences.

Our performance reporting platform delivers clear, high-quality analysis across portfolios, asset classes, and composite views. Reports are designed to help trustees and committees efficiently evaluate results, understand drivers of performance, and remain aligned with established investment policies.

Our performance reports feature:

- Accurate time-weighted and dollar-weighted returns across relevant time periods
- Risk analysis on both an absolute and benchmark-relative basis
- Current and historical asset class and sub-asset class allocations
- Performance and risk comparisons against appropriate benchmarks and peer groups
- Insight into how manager allocation and security selection decisions impact results
- Attribution analysis measuring performance relative to benchmarks

We evaluate portfolios across returns, holdings, risk, and investment style, comparing results to appropriate benchmarks and peer universes.

The Next Step:

Through our Institutional Consulting Services, clients benefit from the depth of experience of senior institutional consultants, combined with the personal attention and insight of their Nicholson Wealth Management Group advisor.

For more information, we welcome you to connect with your NWMG advisor to discuss how this approach may support your organization’s goals.

We provide comprehensive investment advisory services to a broad range of institutional clients, including:

- Public and Privately held corporations
- Defined-Benefit plans and Defined-Contributions Plans
- State, County, and Municipal public retirement plans
- Foundations
- University and College Endowments
- Insurance Companies
- Hospital and Health-Care providers

Institutional Consulting Services summary

- A disciplined process for defining objectives and developing an Investment Policy Statement
- Establishing an appropriate asset allocation framework
- Guidance in identifying and selecting investment managers aligned with your criteria
- Ongoing performance reporting, monitoring, and evaluation



*Nicholson Wealth Management Group is an SEC-registered investment adviser.
This material is for informational purposes only and does not constitute investment advice.
Past performance does not guarantee future results.*